

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TX
FEB 24 2000
CLERK - 2 PM 12:51

IN RE:
YOUNG, ROBERT L
YOUNG, SHARON V.

DEBTOR(S)

)
) CASE NO. 98-11605
)

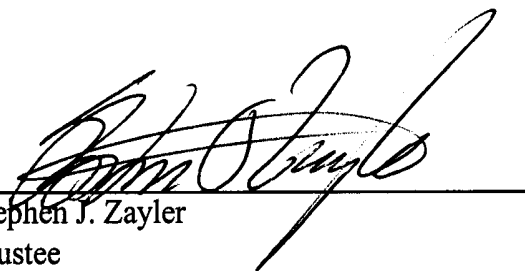
) CHAPTER 7
)

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION,
AND REPORT OF PROPOSED DISTRIBUTION**

Stephen J. Zayler, trustee of the estate of the above-named Debtor(s), certifies to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper and consistent with the law and rules of the court. The trustee applies for commission and expenses set forth herein and states that they are reasonable and proper.

Therefore, the trustee requests that the Final Report, Application for Compensation, and Report of Proposed Distribution be approved.

DATE: February 24, 2000



Stephen J. Zayler
Trustee

REVIEWED BY THE UNITED STATES TRUSTEE:

I have reviewed the Trustee's Final Report, Application for Compensation, and Report of Proposed Distribution and have no objection.

United States Trustee

Date: 2-29-00

By:  _____

22
aw

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:)	
YOUNG, ROBERT L)	CASE NO. 98-11605
YOUNG, SHARON V.)	
)	CHAPTER 7
DEBTOR(S))	

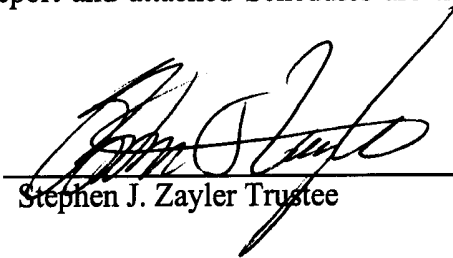
**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION
AND APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth herein: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced monies from personal funds for expenses, and that the Trustee has not been reimbursed or indemnified.
2. The Trustee submits Schedule F as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554(c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them, and the estate is ready to be closed.
4. The Trustee submits Schedule A as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The Trustee has examined each and every claim filed and noted his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all monies in accordance with the Trustee's Report of Final Distribution, and upon filing of A Supplemental Final Report and Account and certification by the U.S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: February 24, 2000



Stephen J. Zayler Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF February 24, 2000

A. RECEIPTS	\$1,507.22
-------------	------------

B. DISBURSEMENTS

(1) Secured creditors	0.00
-----------------------	------

(2) Administrative	0.00
--------------------	------

(3) Priority	0.00
--------------	------

(4) Other	0.00
-----------	------

TOTAL DISBURSEMENTS	\$0.00
---------------------	--------

BALANCE OF FUNDS	\$1,507.22
------------------	------------

TRUSTEE'S FINAL REPORT CASE SUMMARY

TRUSTEE:

ZAYLER

CASE NAME:

YOUNG, ROBERT/SHARON

COMMENTS:

CASE NUMBER:

98-11605

DATE UST APPROVED:

02-29-00

ESTATE INCOME:

TOTAL RECEIPTS:

\$1,507.22

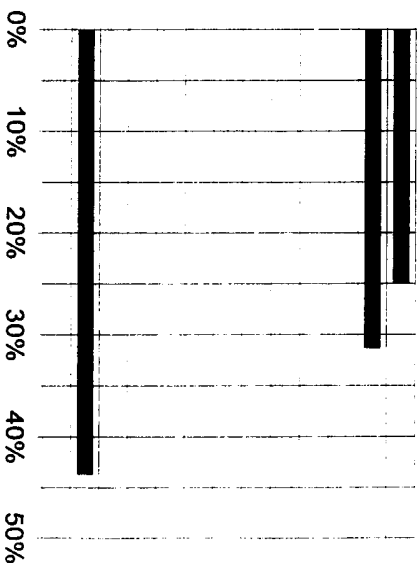
100.00%

ESTATE EXPENSES:

TRUSTEE'S COMMISSION
TRUSTEE'S EXPENSES
FIRM'S PROFESSIONAL FEES
FIRM'S PROFESSIONAL EXPENSES
OTHER ATTORNEY FEES
OTHER PROFESSIONAL FEES
COURT COSTS
ESTATE EXPENSES(TAXES, ETC)
PRIOR CHAPTER COSTS
SECURED CLAIMS PAID
PRIORITY CLAIMS PAID
UNSECURED CLAIMS PAID
OTHER(RETURN TO DEBTOR, ETC)

376.81
472.07
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
658.34
0.00

25.00%
31.32%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
43.68%
0.00%



**UNSECURED CLAIMS
ALLOWED**

5,949.55

**UNSECURED CLAIMS
PAID**

658.34

**PERCENT RECOVERED
FOR UNSECURED**

11.07%

FORM 1 **INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT** **ASSET CASES**

Page: 1

Case No: 98-11605 LKJ Judge: LARRY E. KELLY
Case Name: YOUNG, ROBERT L.
YOUNG, SHARON V.
For Period Ending: 02/24/00

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 09/04/98 (f)
341(a) Meeting Date: 11/06/98
Claims Bar Date: 07/21/99

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1/48 UDI - N. CAROLINA PROPERTY	500.00	0.00		1,500.00	FA
HOMESTEAD	34,260.00	0.00		0.00	FA
3. LOT - LAKE LIVINGSTON	1,250.00	1,250.00	OA	0.00	FA
4. CKG. & SAV. ACCT.	25.00	0.00	DA	0.00	FA
5. HOUSEHOLD GOODS	1,540.00	0.00		0.00	FA
6. WEARING APPAREL	1,500.00	0.00		0.00	FA
7. JEWELRY	40.00	0.00		0.00	FA
8. RETIREMENT	147.00	0.00		0.00	FA
9. '81 CHEVROLET TRUCK	800.00	0.00		0.00	FA
10. '84 CAPRICE	500.00	0.00		0.00	FA
11. Post-Petition Interest Deposits (u)	Unknown	N/A		7.22	FA

TOTALS (Excluding Unknown Values)

\$40,562.00

\$1,250.00

\$1,507.22

Gross Value of Remaining Assets
\$0.00
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 03/31/99

Current Projected Date of Final Report (TFR): 06/30/00

FORM 2

Page: 1

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 98-11605 LK1
Case Name: YOUNG, ROBERT L.
YOUNG, SHARON V.
Taxpayer ID No: 75-6555718
For Period Ending: 02/24/00

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number: 3753856728 Money Market - Interest Bearing
Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
09/01/99	1	ROBERT YOUNG	BALANCE FORWARD						0.00
09/30/99	11	BANK OF AMERICA	PAYMENT ON PURCHASE OF UDI OF NC PROPERTY	300.00	0.54				300.54
10/28/99	1	ROBERT L. YOUNG	INTEREST REC'D FROM BANK						600.54
10/29/99	11	BANK OF AMERICA	PAYMENT ON PURCHASE OF UDI	300.00	0.56				601.10
11/30/99	11	BANK OF AMERICA	INTEREST REC'D FROM BANK		1.18				602.28
12/31/99	11	BANK OF AMERICA	INTEREST REC'D FROM BANK		1.20				603.48
01/10/00	1	ROBERT YOUNG	INTEREST REC'D FROM BANK	300.00					903.48
01/31/00	11	BANK OF AMERICA	INTEREST REC'D FROM BANK		1.59				905.07
02/01/00	1	ROBERT YOUNG	BALANCE OF PURCHASE OF NC PROPERTY	600.00					1,505.07
02/24/00	11	BANK OF AMERICA	INTEREST REC'D FROM BANK		2.15				1,507.22
02/24/00		Transfer to acct #3753856948	Final Posting Transfer					-1,507.22	0.00

Account 3753856728	Balance Forward	0.00	0	Checks	0.00
	4 Deposits	1,500.00	0	Adjustments Out	0.00
	6 Interest Postings	7.22	1	Transfers Out	1,507.22
	Subtotal	\$ 1,507.22	Total	\$ 1,507.22	
	0 Adjustments In	0.00			
	0 Transfers In	0.00			
	Total	\$ 1,507.22			

FORM 2

Page: 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 98-11605 IK1
Case Name: YOUNG, ROBERT L.
YOUNG, SHARON V.
Taxpayer ID No: 75-6555718
For Period Ending: 02/24/00

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number: 3753856948 Checking - Non Interest
Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	8	9	10
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Interest (\$)	Checks (\$)	Adjustments (\$)	Transfers (\$)	Account Balance (\$)
02/24/00		Transfer from Acct #3753856728	BALANCE FORWARD Transfer In From MMA Account					1,507.22	0.00 1,507.22

Account 3753856948	Balance Forward	0.00	0 Checks	0.00
	0 Deposits	0.00	0 Adjustments Out	0.00
	0 Interest Postings	0.00	0 Transfers Out	0.00
	Subtotal	\$ 0.00	Total	\$ 0.00
	0 Adjustments In	0.00		
	1 Transfers In	1,507.22		
	Total	\$ 1,507.22		

Report Totals	Balance Forward	0.00	0 Checks	0.00
	4 Deposits	1,500.00	0 Adjustments Out	0.00
	6 Interest Postings	7.22	1 Transfers Out	1,507.22
	Subtotal	\$ 1,507.22	Total	\$ 1,507.22
	0 Adjustments In	0.00		
	1 Transfers In	1,507.22		
	Total	\$ 3,014.44	Net Total Balance	\$ 1,507.22

SCHEDULE B

APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS

Receipts	\$1,507.22	25 % of First \$5,000	\$376.81
Less	-\$5,000	(\$1,250.00 Max)	
Balance	\$0.00	10 % of Next \$45,000	\$0.00
Less	-\$45,000	(\$4,500.00 Max)	
Balance	\$0.00	5 % of Next \$950,000	\$0.00
Less	-\$950,000	(\$47,500.00 Max)	
Balance	\$0.00	3 % of Balance	\$0.00

TOTAL COMPENSATION REQUESTED \$376.81

TRUSTEE EXPENSES:

Premium on Trustee's Bond		\$0.00
Travel (0.00 at 0.00cents per mile)		\$0.00
Copies (397.00 page at 0.25 cents per copy)		\$99.25
Postage		\$27.82
Telephone Charges		\$0.00
Clerical/Secretarial (5.00 hrs. at 15.00 per hour)	SEE ATTACHED	\$75.00
Paralegal/Assistance (5.40 hrs. at 50.00 per hour)	SEE ATTACHED	\$270.00
Supplies/Stationary		\$0.00
Distribution Expenses		\$0.00
Miscellaneous		\$0.00

TOTAL EXPENSES \$472.07

Records : Trustee did not take possession of
business or personal records of Debtor.

X

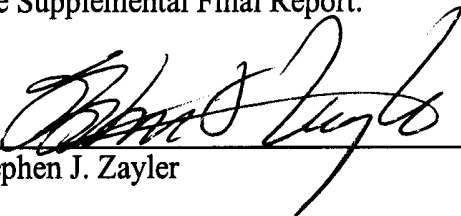
Notice given debtor on
to pick up business or personal records
in hands of Trustee.

THE STATE OF TEXAS)

COUNTY OF ANGELINA)

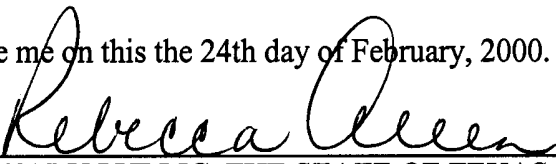
BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

"I, Stephen J. Zayler, am the duly appointed Trustee in the ROBERT L. YOUNG bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341a meeting, sold an undivided interest in real estate, and had several conferences and correspondence with the debtors and the debtors' attorney. Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.

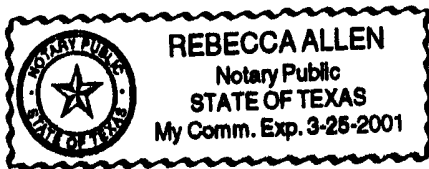


Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 24th day of February, 2000.



NOTARY PUBLIC, THE STATE OF TEXAS



ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

September 9, 1998 - Setting up file;
(RA - .10)

April 27, 1999 - Receipt of and calendar bar date;
(RA - .10)

June 9, 1999 - Copying, stapling and folding of Application to Sell Undivided Interest in Property located in North Carolina, stuffing, sealing, addressing and stamping of envelopes for mailing to creditors and interested parties;
(CP - .40)

September 1, 1999 - Telephone conference with Bank of America opening new account with and load account information;
(RA - .20)

September 1, 1999 - Preparation of receipt of funds;
(CP - .10)

September 1, 1999 - Prepare deposit, post and transmit;
(RA - .20)

September 1, 1999 - Prepare W-9 for transmittal to Bank of America;
(RA - .10)

October 4, 1999 - Receive and review correspondence from Internal Revenue Service regarding tax identification number;
(RA - .10)

October 4, 1999 - Organize file;
(RA - .10)

October 14, 1999 - Reconcile bank statement;
(BH - .10)

October 28, 1999 - Preparation of receipt of funds;
(CP - .10)

October 28, 1999 - Prepare deposit, post and transmit;
(RA - .20)

November 8, 1999 - Correspondence to Court request copy of claims register;
(CP - .20)

November 15, 1999 - Reconcile bank statement;
(BH - .10)

December 15, 1999 - Reconcile bank statement;
(SC - .10)

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January 10, 2000 - Preparation of receipt of funds;
(CP - .10)

January 10, 2000 - Prepare deposit, post and transmit;
(RA - .20)

January 11, 2000 - Correspondence to Court returning claims folder;
(RA - .20)

January 18, 2000 - Reconcile bank statement;
(SC - .10)

February 1, 2000 - Receive and review correspondence from debtor regarding payoff
of amount due to estate;
(RA - .10)

February 1, 2000 - Preparation of receipt of funds;
(CP - .10)

February 1, 2000 - Prepare deposit, post and transmit;
(RA - .20)

February 16, 2000 - Reconcile bank statement;
(SC - .10)

February 21, 2000 - Correspondence to Court requesting Clerk's Bill of Cost and
docket sheet;
(RA - .20)

February 21, 2000 - Organize file;
(RA - .20)

February 21, 2000 - Copying, stapling and folding of Notice of Abandonment of Lake
Lot, stuffing, sealing, addressing and stamping of envelopes for mailing to
creditors and interested parties;
(CP - .40)

February 24, 2000 - Transfer funds from MMA to checking account at Bank of
America and post accrued interest;
(RA - .20)

February 24, 2000 - Copy all bank statements, deposit slips and canceled checks
for delivery of originals to U. S. Trustee's office;
(RA - .30)

February 24, 1999 - Receive and review Bill of Costs and docket sheet;
(RA - .10)

February 24, 2000 - Prepare and compile Trustee's Final Report for submission to
U. S. Trustee;
(RA - .30)

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RECAP OF SECRETARIAL & CLERICAL TIME:

REBECCA ALLEN	-	3.10 hrs.	@ \$15.00/per hr.	= \$	46.50
CARI PARRISH	-	1.40 hrs.	@ \$15.00/per hr.	=	21.00
BEVERLY HATCHER	-	.20 hrs.	@ \$15.00/per hr.	=	3.00
SHERRY CARNLEY	-	.30 hrs.	@ \$15.00/per hr.	=	4.50
<hr/>					
TOTAL:		5.00 hrs.	@ \$15.00/per hr.	= \$	75.00

ITEMIZATION OF PARALEGAL TIME

September 9, 1998 - Review of Schedules and Statement of Financial Affairs as to possible assets, secured creditors and matters which need to be taken care of prior to the 341a hearing;

(RA - .20)

September 9, 1998 - Correspondence to Robert E. Barron, attorney for debtors, requesting additional information for the Trustee to review prior to 341a hearing;

(RA - .30)

November 9, 1998 - Conference with the Trustee regarding results of 341a hearing and possible assets of case;

(RA - .10)

November 17, 1998 - Correspondence to Robert E. Barron, debtors' attorney, requesting additional information on lake lot and undivided interest in North Carolina property;

(RA - .30)

December 10, 1998 - Receive and review amended Schedule C and review of file as to changes since original filing;

(RA - .10)

January 5, 1999 - Review file for status of administration and discuss with the Trustee;

(RA - .10)

January 5, 1999 - Correspondence to Robert Barron in attempt to solicit an offer to purchase undivided interest by the debtors or other owners;

(SC - .30)

April 12, 1999 - Load asset, lien information and exemption information into computer;

(RA - .40)

April 20, 1999 - Prepare Trustee's Notice to Set Bar Date for Claims;

(RA - .20)

May 17, 1999 - Review file for status of administration;

(SC - .10)

May 17, 1999 - Correspondence to debtors regarding possible interest in purchasing undivided interest;

(SC - .20)

May 24, 1999 - Telephone conference with Sharon Young regarding procedures for submitting an offer to purchase of undivided interest;

(RA - .20)

June 9, 1999 - Receive and review offer to purchase undivided interest in North Carolina property and discuss with the Trustee;

(SC - .10)

June 9, 1999 - Prepare Trustee's Application for Authority to Sell Undivided Interest in North Carolina Property and proposed Order;

(SC - .90)

July 20, 1999 - Correspondence to debtors regarding their purchase of undivided

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interest;
(SC - .20)

July 28, 1999 - Correspondence to Robert Barron regarding remaining assets of estate;
(SC - .20)

August 16, 1999 - Correspondence to debtors requesting sale proceeds of undivided interest;
(SC - .20)

September 1, 1999 - Receive and review correspondence from debtors regarding request to pay purchase of undivided interest in installment payments and discuss with the Trustee;
(RA - .10)

September 1, 1999 - Review file for status of administration and discuss with the Trustee;
(RA - .10)

November 8, 1999 - Review claims file with the Trustee for legal sufficiency;
(RA - .20)

January 10, 2000 - Load claim information;
(RA - .20)

January 14, 2000 - Telephone conference with Sharon Young regarding her purchase of undivided interest;
(RA - .10)

February 1, 2000 - Review file for status of administration;
(RA - .10)

February 22, 2000 - Conference with the Trustee regarding status of administration;
(SC - .10)

February 22, 2000 - Prepare Notice of Abandonment of Lake Lot;
(SC - .40)

RECAP OF PARALEGAL TIME:

REBECCA ALLEN (RA) - 2.70 hrs. @ \$50.00/per hr. = \$ 135.00
SHERRY CARNLEY (SC) - 2.70 hrs. @ \$50.00/per hr. = 135.00

TOTAL: \$ 270.00

SCHEDULE C
EXPENSES OF ADMINISTRATION

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
1. 11 U.S.C Sec. 507(a)(1) Court Costs and Fees -----	0.00	0.00	0.00	0.00
2. 11 U.S.C. Sec. 503(b)(1)(a) Preservation of Estate -----	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b)(2) Post-Petition taxes and related penalties -----	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b)(2) Compensation and Reimbursements -----				
A. Trustee - Compensation	376.81	376.81	0.00	376.81
B. Trustee - Expense	472.07	472.07	0.00	472.07
BkMk3				
5. Court Special Charges (Excess Notices) -----	0.00	0.00	0.00	0.00
6. United States Trustee Fees -----	0.00	0.00	0.00	0.00
BkMk6				
TOTALS:	\$848.88	\$848.88	\$0.00	\$848.88

SCHEDULE D

SECURED CLAIMS

Claim no.	Amount Claimed	Amount Not Determined	Amount Allowed	Previously Paid	Due
TOTALS	0.00		0.00	0.00	0.00

IDENTIFICATION OF SECURED PARTIES AFFECTED:

Claim No. Name of Creditor

Claim No. Name of Creditor

SCHEDULE E

PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES IN THE FOLLOWING ORDER OF PRIORITY

	(1) Amount Claimed	(2) Amount Allowed	(3) Amount Paid	(4) Due
1. For Credit extended - Sec. 364(e)(1)	0.00	0.00	0.00	0.00
2. Claims from failure of adequate protection - Sec. 307(a)(b)	0.00	0.00	0.00	0.00
3. "Gap Claims" - Sec. 507(a)(2)	0.00	0.00	0.00	0.00
4. Wages, etc. - Sec. 507(a)(3)	0.00	0.00	0.00	0.00
5. Contributions to benefit plans - Sec. 507(a)(4)	0.00	0.00	0.00	0.00
6. Consumer deposits - Sec. 507(a)(6)	0.00	0.00	0.00	0.00
7. Taxes - Sec. 507(a)(7)	0.00	0.00	0.00	0.00
8. Other (No Basis):	0.00	0.00	0.00	0.00
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

SCHEDULE E

PARTIES AFFECTED:

Priority No. Name of Creditor		Priority No. Name of Creditor		
FILED UNSECURED CLAIMS TOTAL:	5,949.55	5,949.55	0.00	5,949.55
SUBORDINATED UNSECURED CLAIMS TOTAL:	0.00	0.00	0.00	0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 98-11605

Page 1

Date: February 24, 2000

Debtor Name: YOUNG, ROBERT L

Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
1	SEARS, ROEBUCK & CO.	Unsecured		\$0.00	\$2,362.14	\$2,362.14
070	P. O BOX 29					
UC	BOISE, ID 83707					
2	UNIVERSAL CARD SERVICES CORP.	Unsecured		\$0.00	\$3,587.41	\$3,587.41
070	AT & T					
UC	P. O. BOX 44238					
	JACKSONVILLE, FL 3223-4238					
Subtotal For Claim Type UC UNSECURED CLAIMS				\$0.00	\$5,949.55	\$5,949.55
Case Totals:				\$0.00	\$5,949.55	\$5,949.55

Code #: Trustee's Claim Number, Priority Code, Claim Type

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:)
YOUNG, ROBERT L) CASE NO. 98-11605
YOUNG, SHARON V.)
DEBTOR(S)) CHAPTER 7

TRUSTEE'S REPORT OF
PROPOSED FINAL DISTRIBUTIONS

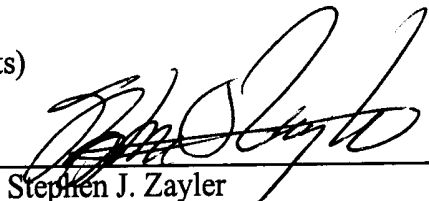
The undersigned trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the trustee's Final Report, all applications for compensation, and all other matters which must be determined by the Court before final distribution can be made.

2. The trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection thereto is made, filed and served on the trustee and on the United States trustee.

1. BALANCE ON HAND	\$1,507.22
2. ADMINISTRATIVE EXPENSES TO BE PAID * (note)	\$848.88
3. SECURED CLAIMS TO BE PAID * (note)	\$0.00
4. PRIORITY CLAIMS TO BE PAID * (note)	\$0.00
5. UNSECURED CLAIMS TO BE PAID * (note)	\$658.34
6. OTHER DISTRIBUTIONS TO BE PAID * (note)	\$0.00
7. TOTAL DISTRIBUTIONS TO BE MADE (Sum of lines 2 through 6)	\$1,507.22
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS (Line 1 less line 7)	\$0.00

* (See attached schedule of payees and amounts)



Stephen J. Zayler (Trustee)

PROPOSED DISTRIBUTION

Case Number: 98-11605

Page 1

Date: February 24, 2000

Debtor Name: YOUNG, ROBERT L \ YOUNG, SHARON V.

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
	Beginning Balance							\$1,507.22
	Stephen J. Zayler - Fees COMPENSATION	Admin		\$376.81	\$0.00	\$376.81	\$376.81	\$1,130.41
	Stephen J. Zayler - Exp EXPENSES	Admin		\$472.07	\$0.00	\$472.07	\$472.07	\$658.34
1	SEARS, ROEBUCK & CO. P. O BOX 29 BOISE, ID 83707	Unsec	070	\$2,362.14	\$0.00	\$2,362.14	\$261.38	\$396.96
2	UNIVERSAL CARD SERVICES CORP. AT & T P. O. BOX 44238 JACKSONVILLE, FL 3223-4238	Unsec	070	\$3,587.41	\$0.00	\$3,587.41	\$396.96	\$0.00
<< Totals >>				\$6,798.43	\$0.00	\$6,798.43	\$1,507.22	\$0.00

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE:)
YOUNG, ROBERT L) CASE NO. 98-11605
YOUNG, SHARON V.)
) CHAPTER 7
DEBTOR(S))

**ORDER ALLOWING TRUSTEE'S FINAL APPLICATION FOR COMPENSATION
AND APPROVING TRUSTEE'S FINAL REPORT AND PROPOSED DISTRIBUTION**

ON THIS DAY came on for consideration the Trustee's Final Report filed by Stephen J. Zayler, the duly appointed Chapter 7 Trustee. The Court finds that notice of this hearing has been given as required by the Bankruptcy Rules. Upon due consideration, the Court finds that cause exists which justifies the entry of the following order:

IT IS THEREFORE ORDERED that the Chapter 7 Trustee's final application for compensation in the amount of \$376.81 and for reimbursement of expenses in the amount \$472.07 is **Granted**.

IT IS FURTHER ORDERED that the Trustee's Final Report is approved as submitted by the Chapter 7 Trustee, including approval of the payment of the following fees and charges assessed against the Estate under Chapter 123 of title 28 of the United States Code.

FEES/CHARGES

PROPOSED PAYMENT

Clerk Noticing/Claim Fees	\$0.00
Unpaid Adversary Filing Fees	\$0.00
Unpaid Quarterly Fees	\$0.00

IT IS FURTHER ORDERED that the Chapter 7 Trustee shall make final distribution of the amounts set forth in the Trustee's Final Report as approved by this Court and shall file a Supplemental Final Report and Account together with such bank statements as are necessary to document a zero balance in all Estate accounts, following compliance with Section 347(a) of the Bankruptcy Code and Bankruptcy Rule 3011, if applicable.

SIGNED this the _____ day of _____, 2000.

BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
BEAUMONT DIVISION

IN RE: ROBERT & SHARON
YOUNG

/ BANKRUPTCY CASE: 98-11605
/
/ CHAPTER 7

FILED
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
MAR -2 PM 12:51
NEW U.S. BANKRUPTCY
COURT

**NOTICE OF FILING OF FINAL REPORT OF TRUSTEE.
APPLICATION FOR COMPENSATION AND PROPOSED DISTRIBUTIONS** DEPUTY

NOTICE IS GIVEN that the Trustee's Final Report and Account, report of Proposed Final Distribution and Applications for Compensation have been filed. These documents are available for public inspection at the office of the Bankruptcy Clerk, 300 Willow, Suite 100, Beaumont, Texas 77701, or at the trustee's office whose name and address is as follows:

STEVE ZAYLER 123 E. LUFKIN PO BOX 150743 LUFKIN, TX 75915

The following Applications for Compensation have been filed:

<u>Applicants</u>	<u>Fees Requested</u>	<u>Expenses Requested</u>
<u>STEVE ZAYLER</u> Trustee	<u>376.81</u>	<u>472.07</u>
<u>STEVE ZAYLER</u> Attorney for Trustee	<u>0.00</u>	<u>0.00</u>
<u>U. S. Bankruptcy Court</u>	<u>0.00</u>	<u></u>

The trustee's account shows:

<u>Total Receipts</u>	<u>Total Disbursements</u>	<u>Balance</u>
<u>\$ 1507.22</u>	<u>\$ 0.00</u>	<u>\$ 1507.22</u>

In addition to the commissions and fees that may be allowed by the Court, liens and priority claims which must be paid in advance of general creditors have been allowed in the total amount of \$ 0.00 ; general unsecured claims have been allowed in the amount of \$ 5949.55 .

The debtor has/has not been discharged.

Written objections to the Final Report, Application for Compensation and/or proposed Distributions must be filed with the Clerk of the Court and served on the trustee at the above mentioned address within 30 days from the date of this notice. If no objections are filed, the Court may consider the Report and Applications without hearing. If objections are filed, a hearing will be held on _____

at _____ .

Date: _____

JAMES D. TOKOPH, Clerk of Court

By: _____
Deputy Clerk